

PATRICK J. MCARDLE, CAMS CFE

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Email: patrick.mcardle@guidedhouse.com

Professional Experience:

Guidehouse, New York, NY

2012-Present

Partner – Global Investigations and Compliance Group

Responsible for providing strategic advice to clients on regulatory matters such as Bank Secrecy Act compliance, anti-money laundering and counter terrorist financing techniques as well as risk mitigation, sanctions compliance and fraud investigations. Assist institutions in the development of remediation programs that are risk-responsive and in accordance with the regulatory expectations and requirements.

- Co-lead of the Monitor teams chosen by regulatory, Federal and Local law enforcement agencies to oversee a financial institution, specifically tasked with the validation of the institution's BSA/AML regional transaction monitoring program and systems as well as the sanctions program on a regional and global level. Direct management of teams of 20 or more individuals.
- Performed risk assessments of major financial institutions and large money service businesses. Assisted in the development and implementation of a corporate wide compliance program at a large money service business designed to effectively identify and mitigate legal, regulatory and compliance risks.
- Acted as the regulatory liaison for an institution dealing with various enforcement actions which included meeting with regulatory authorities to gauge their expectations and provide the regulators updates on the institutions' responses to the actions.
- Meet with and cultivated relationships with regulatory agencies in the US, UK, Hong Kong, Singapore, UAE and India.

Federal Reserve Bank, New York, NY

2001 - 2012

Senior Special Investigator – Legal Group

Primarily responsible for conducting highly sensitive and complex specialized investigations involving violations of bank regulations, illegal activities, suspicious transactions, certain application matters and other matters of significant concern pertinent to the Federal Reserve's supervisory functions relating to domestic and foreign financial institutions. Provide investigative services and analysis concerning internal FRBNY matters including charges of discrimination filed by employees with the FRBNY's Equal Employment Opportunity Office.

- Reviewed numerous BSA/AML monitoring programs for financial institutions during the examination process. Presented evaluations of these programs to senior management along with recommendations for corrective action of any deficient areas within the programs. These findings and recommendations became the basis for various enforcement actions against financial institutions, as well as civil money penalties against severely deficient institutions.
- Assisted in the training of the BSA/AML bank examiners and law enforcement groups. Trainings focused on the recognition of red flags in a financial institution's BSA/AML program or transactions they processed. Assisted in the development of a transaction testing program used by examiners during the examination process.
- Responded to requests from various law enforcement agencies for assistance on cases involving bank fraud, wire fraud and money laundering. Subpoena response fulfillment and US payment system training, as needed.

- Assisted in the design and implementation of a transaction monitoring program for accounts held by the FRBNY as well as a fraud assessment of the FRBNY with regard to its employees and programs.
- Collaborated with the FRBNY Compliance Group on the design and implementation of controls to address, among others, fraud and reputational risk to the FRBNY, for the TALF program, which was one of the most successful programs operated during the financial crisis.

Kroll Associates, New York, NY

1995 - 2001

Director – Financial Services Group

Responsible for the execution of various investigative auditing, forensic accounting, ABC investigations, litigation dispute and analysis engagements for Kroll's Financial Services Group. Duties also included cultivating relationships with current clients by identifying their future needs as well as marketing full range of FSG services to potential clients. Supervised staff members as warranted by assignment. Case experience included preparation of reports and presentations of findings, accompanying schedules of analyses, as well as interviewing individuals as they related to projects. Field work included investigative auditing, fraud investigations and reviewing accounting controls of management information systems of various entities noting deficiencies that were the source of fraud and recommending corrective actions.

Office of the Kings County District Attorney

1993 - 1995

Financial Investigator – Financial Investigations Unit

Worked with various investigation bureaus including, Organized Crime, Narcotics, Racketeering, and trial bureaus. Analyzed financial records for discrepancies and/or the discovery of leads related to criminal activity. Developed financial profiles, identified assets, liabilities, net worth and cash flow for business and individuals. Interviewed complainants, suspects, witnesses and informants. Drafted and served subpoenas for Assistant District Attorneys.

EDUCATION:

State University of New York Oneonta, NY

May 1993

Bachelor of Science in Business Economics

Concentration in Account and Minor in Finance

Association of Certified Anti-Money Laundering Specialist

March 2018

Certified Anti-Money Laundering Specialist

Association of Certified Fraud Examiners

January 2004

Certified Fraud Examiner

Cornell University, School of Industrial and Labor Relations

November 2005

Certificate in EEO Complaint Handling

Federal Law Enforcement Training Center, Glynco, GA

September 1994

Fraud and Financial Investigations Training Program

Organized Crime Task Force, State of New York

November 1993

Analytical Techniques Training Program